

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

In re the Application of: Marvin T. LING

Serial No.: **10/616,124**

Confirmation No.: **2215** Art Unit: **3694**

Filed: **07/08/2003** Examiner: **Mary Da Zhi Wang CHEUNG**

For: **Methods and Apparatus for Transacting Electronic Commerce using Account  
Hierarchy and Locking of Accounts**

**REPLY**

Via EFS

Dear Sir:

In response to the non-final Office Action mailed 02/13/2009 ("the OA"), the undersigned respectfully requests reconsideration by the U.S. Patent and Trademark Office (the "Office") in light of the following remarks.

REMARKS .....	2
CONCLUSION .....	9